

EXHIBIT B

BAKER & MILLER, P.C.

ATTORNEYS AT LAW

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June 27, 2012

Sandra Vainisi

RE: LVNV Funding LLC
AMOUNT NOW DUE: \$8,096.72
OUR FILE NO.: 6227

Dear Sandra Vainisi:

This firm has been retained to collect the overdue balance on your account with LVNV Funding LLC, which, as of June 27, 2012 is \$8,096.72. Our client may instruct us to file a lawsuit against you if you continue to neglect the debt. We sincerely hope that you will not make this necessary. Please note: because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

It is now our client's desire that any payments or other future communications regarding this debt be made only with this law firm. Your account representative assigned to your account may be reached at the following telephone number 800/998-4592. Please use our file number shown above when contacting us.

IMPORTANT NOTICES REQUIRED BY LAW:

- (1) The amount of the debt as of this date is \$8,096.72.
- (2) The name of the creditor to whom the debt is owed is: LVNV Funding LLC
- (3) Unless you, within thirty days after your receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us.
- (4) If you notify us in writing within the thirty-day period after you receive this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by us.
- (5) Upon your written request within the thirty-day period after you receive this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

The law does not require us to wait until the end of the thirty-day period before attempting to collect this debt. If, however, you do request proof of any of the items mentioned above, within 30 days after you receive this letter, the law requires us to suspend efforts to collect the debt until we mail the requested information to you.

This law firm is engaged in the collection of debts. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

BAKER & MILLER, P.C.

by: _____

6227 DRES

